

Abstract of Invention

The present invention relates to the funding of annuities and using the annuities in a specific manner to fund life insurance. Using this method a business is able to obtain a higher than normal market return using an annuity and then applying the higher than market returns to fund life insurance. This invention also provides an effective added value to normally passive account receivables, a buy/sell vehicle, tax efficiency, asset protection as well as a vehicle to attract buyers to an otherwise unmarketable business.